By John Adler
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After months of debate over reforming the health-care system, I decided to vote against the bill that the House of Representatives passed a little more than a week ago.

I did not come to this decision lightly. Like many Americans, I spent the last few months talking with family members, friends, and neighbors about how to improve the health-care system. I hosted nearly 60 community meetings across South Jersey to share my thoughts and listen to the ideas and concerns of local residents.

Throughout this process, I have said that I strongly believe we need health-care reform in this country, and that any comprehensive plan needs to fulfill two goals: first, it has to provide access to quality health care for all Americans; and second, it must ensure that health care is more affordable in the long term.

While I support many elements of the House health-care bill, it moves us closer to meeting only the first goal.

I am pleased that the legislation makes great strides toward offering all Americans access to affordable health care; includes a public option; and cracks down on many of the insurance industry abuses that add to the high price of health care.

But the bill does not do enough to "bend the cost curve" or make health care more affordable for middle-class families and small businesses in the future. The United States spends more per capita on health care than any other country, and the House bill will not reverse that trend. While it is important to reform the system, we have to make sure we do it right.

Making health care affordable is one of my top priorities. More than 30 years ago, my father had his first heart attack. At the time, he owned a dry-cleaning business in Haddonfield and could not afford health insurance. The medical bills were unaffordable for my family, and my father was forced to leave the hospital and get back to work before he was ready. After three more heart attacks and expensive hospital stays, my father lost his business and died at the age of

47.

Three decades later, American families are still being priced out of the system. Every year, health-care costs rise faster than wages and inflation, and the burden ultimately falls on working families and small businesses.

The bill I voted against does not do enough to rein in costs or ensure that working Americans will be able to afford health care five or 10 years from now. We cannot reform the system by passing on the tough decisions to our children and grandchildren.

Congress should not be passing a plan that costs more than \$1 trillion. We need to consider additional reforms that will improve the quality of care while also lowering costs.

We can squeeze more money out of the system by eliminating waste, fraud, and abuse, and without having to raise taxes on working families or small businesses. We can change the philosophy of care by rewarding quality rather than quantity.

In addition, Congress should grant authority to an independent commission to review Medicare reimbursement rates. The Congressional Budget Office has estimated that such a provision, which is in the Senate proposal but not in the House bill, would save \$22 billion over five years.

Congress also should facilitate information coordination among health-care providers. We should allow small businesses to join together to get better health insurance rates. And we should allow health insurance plans to be sold across state lines.

We should also give people incentives to live healthier lives. I am a sponsor of a bill that would reduce premiums for Americans who exhibit healthy behaviors or make efforts to achieve normal blood pressure, normal weight, and low cholesterol.

We have a chance to solve this country's monumental health-care problems. We need to make

the hard choices and produce a sustainable, long-term plan. I will continue my efforts to find reforms that benefit American families, seniors, taxpayers, and small businesses, and I hope to see an improved bill sent to the president later this year.

U.S. Rep. John Adler is a Democrat representing parts of Burlington, Camden, and Ocean Counties. He is a member of the House Financial Services and Veterans Affairs Committees. For more information, see http://adler.house.gov.